



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/654,091
Filing Date	September 4, 2003
First Named Inventor	James J. LEKACHMAN
Art Unit	3694
Examiner Name	Hai TRAN
Sheet	1 of 37
	Attorney Docket Number
	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0011243	08-02-2001	Dembo et al.	
	2.	US 2001/0027441	10-04-2001	Wankmueller	
	3.	US 2001/0034682	10-25-2001	Knight et al.	
	4.	US 2001/0037315	11-01-2001	Saliba et al.,	
	5.	US 2001/0044293	11-22-2001	Morgan	
	6.	US 2001/0047342	11-29-2001	Cuervo	
	7.	US 2001/0054003	12-20-2001	Chien et al.	
	8.	US 2001/0056398	12-27-2001	Scheirer	
	9.	US 20010011227	08-02-2001	Ashery, et al.	
	10.	US 20010027389	10-04-2001	BEVERINA, Anthony et. al.	
	11.	US 20010034647	10-25-2001	MARKS, Michael et al.	
	12.	US 20010047332	11-29-2001	GONEN-FRIEDMAN, et. al.	
	13.	US 2002/0019803	02-14-2002	Muller	
	14.	US 2002/0026418	02-28-2002	Koppel et al.	
	15.	US 2002/0046255	04-18-2002	Moore et al.	
	16.	US 2002/0062235	05-23-2002	Wahlbin et al.	
	17.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	18.	US 2002/0091572	07-11-2002	Anderson et al.	
	19.	US 2002/0091631	07-11-2002	Usui	
	20.	US 2002/0095365 A1	07-18-2002	Slavin et al.	
	21.	US 2002/0104878	08-08-2002	Seifert et al.	
	22.	US 2002/0116271	08-22-2002	Mankoff	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	2 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	23.	US 2002/0116330	08-22-2002	Hed et al.,	
	24.	US 2002/0120627	08-29-2002	Mankoff	
	25.	US 2002/0120642	08-29-2002	Fetherston	
	26.	US 2002/0143703	10-03-2002	Razvan et al.	
	27.	US 2002/0147662	10-10-2002	Anderson	
	28.	US 2002/0165820	11-07-2002	Anvekar et al.	
	29.	US 2002/0174016	11-21-2002	Cuervo	
	30.	US 2002/0194081	12-19-2002	Perkowski	
	31.	US 20020019793	02-14-2002	FRATTALONE, Nicholas	
	32.	US 20020032609		WILKMAN, Michael	
	33.	US 20020046089	04-18-2002	ZORN, Richard	
	34.	US 20020065720	05-30-2002	CARSWELL, Rufus et al	
	35.	US 20020082990	06-27-2002	JONES, Floyd	
	36.	US 20020099586	07-25-2002	BLADEN, Marc et. al.	
	37.	US 20020111916	08-15-2002	CORONNA, Mark et. al.	
	38.	US 20020129221	09-12-2002	BORGIN, Evelyn et. al.	
	39.	US 20020165771	11-07-2002	WALKER, Jay et al	
	40.	US 20020169719	11-14-2002	DIVELY, Keith et al	
	41.	US 20020174018	11-21-2002	BUNGER, Mark et al	
	42.	US 20020178025	11-28-2002	HANSEN, Kurt et al	
	43.	US 2003/0004828	01-02-2003	Epstein	
	44.	US 2003/0023549	01-30-2003	Armes et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	3 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	45.	US 2003/0028518	02-06-2003	Mankoff	
	46.	US 2003/0033211	02-13-2003	Haines et al.,	
	47.	US 2003/0033246	02-13-2003	Slater	
	48.	US 2003/0046249	03-06-2003	Wu	
	49.	US 2003/0053609	03-20-2003	Risafi et al.	
	50.	US 2003/0101119	05-29-2003	Persons et al.	
	51.	US 2003/0105672	06-05-2003	Epstein et al.	
	52.	US 2003/0135462	07-17-2003	Brake Jr. et al.	
	53.	US 2003/0140004	07-24-2003	O'Leary et al.	
	54.	US 2003/0144935	07-31-2003	Sobek	
	55.	US 2003/0154125	08-14-2003	Mittal et al.	
	56.	US 2003/0163403	08-28-2003	Chen et al.	
	57.	US 2003/0163416	08-28-2003	Kitajima	
	58.	US 2003/0172040	09-11-2003	Kemper et al.	
	59.	US 2003/0195808	10-16-2003	Brown et al.	
	60.	US 2003/0200143	10-23-2003	Walker et al.	
	61.	US 2003/0200180	10-23-2003	Phelan et al.	
	62.	US 2003/0216965	11-20-2003	Libman	
	63.	US 20030018613	01-23-2003	OYTAC, Engin	
	64.	US 20030074290	04-17-2003	CLORE, Lisa	
	65.	US 20030110111	06-12-2003	NALEBUFF, Barry et. al.	
	66.	US 20030204421	10-30-2003	HOULE, Patrick et. al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	4 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	67.	US 20030229525	12-11-2003	CALLAHAN, Roger et. al.	
	68.	US 2004/0024672	02-05-2004	Brake Jr. et al.	
	69.	US 2004/0030626	02-12-2004	Libman	
	70.	US 2004/0039588	02-26-2004	Libman	
	71.	US 2004/0059952	03-25-2004	Newport, et al.	
	72.	US 2004/0093296	05-13-2004	Phelan, et al.	
	73.	US 2004/0093303	05-13-2004	Picciallo	
	74.	US 2004/0098351	05-20-2004	Duke	
	75.	US 2004/0243498	12-02-2004	Duke	
	76.	US 20040064402	04-01-2004	DREYER, et. al.	
	77.	US 20040103431	05-27-2004	DAVENPORT, et. al.	
	78.	US 20040118914	06-24-2004	SMITH, et al	
	79.	US 20040128186	07-01-2004	BRESLIN et al.	
	80.	US 20040193539	09-30-2004	SULLIVAN	
	81.	US 20040215507	10-28-2004	LEVITT, Roger et al	
	82.	US 2005/0021400	01-27-2005	Postrel	
	83.	US 2005/0027649	02-05-2005	Cech	
	84.	US 2005/0071230	03-31-2005	Mankoff	
	85.	US 2005/0075932	04-07-2005	Mankoff	
	86.	US 2005/0077350	04-14-2005	Courtion, et al.	
	87.	US 2005/0091138	04-28-2005	Awatsu	
	88.	US 2005/0171898	08-04-2005	Bishop, et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	5 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	89.	US 20050021353	01-27-2005	AVILES, Karen et. al.	
	90.	US 20050021457	01-27-2005	JOHNSON, A et. al.	
	91.	US 20050035192	02-17-2005	BONALLE, David et al	
	92.	US 20050102228	05-12-2005	SRINIVASAN, et. al.	
	93.	US 20050108152	05-19-2005	TSAO LEE, Michael et. al.	
	94.	US 20050119979	06-02-2005		
	95.	US 20050199705	09-15-2005	BECK, Randy et al	
	96.	US 20050234771	10-20-2005	REGISTER, Linwood et al	
	97.	US 20050269396	12-08-2005	SCHOFIELD, Richard	
	98.	US 2006/0047589	03-02-2006	Grau	
	99.	US 20060026092	02-02-2006	KLEIN, Ronald et. al.	
	100.	US 20060036553	02-16-2006		
	101.	US 20060047573	03-02-2006	MITCHELL, Robert et al	
	102.	US 20060074794	04-06-2006	NESPOLA, Richard Jr	
	103.	US 20060085334	04-20-2006	MURPHY, Kevin	
	104.	US 20060106696	05-18-2006	CARLSON, Michael	
	105.	US 20060116903	06-01-2006	BECERRA, Manuel	
	106.	US 20060122918	06-08-2006	GRABOSKE, Benjamin et. al.	
	107.	US 20060131869	06-22-2006	BRIGNULL, Kim	
	108.	US 20060224480	10-05-2006	BENT, Bruce et. al.	
	109.	US 20060242057	10-26-2006	VELARDE, Carlo	
	110.	US 20060251478	11-09-2006	DESMEULES, Norbert	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
		Sheet	6 of 37

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	111.	US 20080177659	07-24-2008	LACEY, Timothy et al	
	112.	US 3713235	01-30-1973	ROBERTS, Heinz	
	113.	US 3946206	03-23-1976	Darjany	
	114.	US 4047033	09-06-1977	Malmberg et al.	
	115.	US 4058220	11-15-1977	TORONGO, Albert	
	116.	US 4130881	12-19-1978	Herbert A. HAESSLER et al.	
	117.	US 4465206	08-14-1984	Sorel et al.	
	118.	US 4545838	10-08-1985	Minkus et al.	
	119.	US 4582985	04-15-1986	Lofberg	
	120.	US 4614861	09-30-1986	Pavlov et al.	
	121.	US 4634845	01-06-1987	Riley	
	122.	US 4643452	02-17-1987	CHANG, Kwei et. al.	
	123.	US 4689478	08-25-1987	Hale et al.	
	124.	US 4700055	10-13-1987	Kashkashian Jr.	
	125.	US 4746787	04-24-1988	Okada	
	126.	US 4750119	06-07-1988	Robertson	
	127.	US 4752676	06-21-1988	Leonard et al.	
	128.	US 4754418	06-28-1988	Hara	
	129.	US 4766293	08-23-1988	Boston	
	130.	US 4766539	08-23-1988	Fox	
	131.	US 4789928	12-06-1988	Fujisaki	
	132.	US 4822985	04-18-1989	Boggan et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	7 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	133.	US 4831242	05-16-1989	Englehardt	
	134.	US 4837422	06-06-1989	Dethloff, et al.	
	135.	US 4868376	09-19-1989	Lessin et al.	
	136.	US 4870259	09-26-1989	Boggan et al.	
	137.	US 4882675	11-21-1989	Nichtberger et al.	
	138.	US 4897533	01-30-1990	Lyszczarz	
	139.	US 4906826	03-06-1990	Spencer	
	140.	US 4908521	03-13-1990	Boggan et al.	
	141.	US 4923288	05-08-1990	Allen et al.	
	142.	US 4928001	05-22-1990	Masada	
	143.	US 4941090	07-10-1990	McCarthy	
	144.	US 4943707	07-24-1990	Boggan	
	145.	US 4953085	08-28-1990	Atkins	
	146.	US 4954985	09-04-1990	Yamazaki	
	147.	US 4961142	10-02-1990	Elliott et al.	
	148.	US 4968873	11-06-1990	Dethloff et al.	
	149.	US 4975840	12-04-1990	DeTore et al.	
	150.	US 4978401	12-18-1990	Bonomi	
	151.	US 4992940	02-12-1991	Dworkin	
	152.	US 5025372	06-18-1991	Burton et al.	
	153.	US 5049728	09-17-1991	Rovin	
	154.	US 5055662	10-08-1991	Hasewaga	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
		Sheet	8 of 37

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	155.	US 5080748	01-14-1992	Bonomi	
	156.	US 5095194	03-10-1992	Barbanell	
	157.	US 5117355	05-26-1992	McCarthy	
	158.	US 5146068	09-08-1992	Ugawa, et al.	
	159.	US 5175416	12-29-1992	Mansvelt	
	160.	US 5177342	01-05-1993	ADAMS, Carl	
	161.	US 5180901	01-19-1993	Hiramatsu	
	162.	US 5185697	02-09-1993	JACOBS, Kendall et. al.	
	163.	US 5191522	03-02-1993	BOSCO, James et. al.	
	164.	US 5192947	03-09-1993	Neustein	
	165.	US 5202286	04-13-1993	Nakatani	
	166.	US 5202826	04-13-1993	McCarthy	
	167.	US 5206488	04-27-1993	Teicher	
	168.	US 5214700	05-25-1993	Pinkas, et al.	
	169.	US 5218631	06-08-1993	Katz	
	170.	US 5247190	09-21-1993	Friend et al.	
	171.	US 5276311	01-04-1994	Hartmut	
	172.	US 5287268	02-15-1994	McCarthy	
	173.	US 5287269	02-15-1994	Dorrough et al.	
	174.	US 5297026	03-22-1994	Hoffman	
	175.	US 5311594	05-10-1994	Penzias	
	176.	US 5326959	07-05-1994	Perazza	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	9 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	177.	US 5326960	07-05-1994	Tannenbaum	
	178.	US 5328809	07-12-1994	Holmes et al.	
	179.	US 5339239	09-16-1994	Manabe et al.	
	180.	US 5349633	09-20-1994	Katz	
	181.	US 5350906	09-27-1994	Brody et al.	
	182.	US 5359183	10-25-1994	Skodlar	
	183.	US 5361062	11-01-1994	Weiss, et al.	
	184.	US 5365575	11-15-1994	Katz	
	185.	US 5383113	01-17-1995	Knight	
	186.	US 5397881	03-14-1995	Mannik	
	187.	US 5399502	03-21-1995	Friend et al.	
	188.	US 5401827	03-28-1995	Holmes et al.	
	189.	US 5424524	06-13-1995	Ruppert et al.	
	190.	US 5450477	09-12-1995	Amarant et al.	
	191.	US 5453601	09-26-1995	Rosen	
	192.	US 5455407	10-03-1995	Rosen	
	193.	US 5457305	10-10-1995	Akel, et al.	
	194.	US 5459306	10-17-1995	Stein et al.	
	195.	US 5465206	11-07-1995	Hilt et al.	
	196.	US 5466919	11-14-1995	Henry	
	197.	US 5471669	11-28-1995	Lidman	
	198.	US 5477038	12-19-1995	Levine et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	10 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	199.	US 5477040	12-19-1995	Lalonde	
	200.	US 5479494	12-26-1995	Clitherow	
	201.	US 5482139	01-09-1996	Rivalto	
	202.	US 5483444	01-09-1996	Malark	
	203.	US 5483445	01-09-1996	Pickering	
	204.	US 5500514	03-19-1996	Veeneman et al.	
	205.	US 5503891	04-02-1996	MARSHALL, Clarence et. al.	
	206.	US 5511114	04-23-1996	Stimson et al.	
	207.	US 5512654	04-30-1996	Holmes et al.	
	208.	US 5513102	04-30-1996	Auriemma	
	209.	US 5521363	05-28-1996	Tannenbaum	
	210.	US 5530232	06-25-1996	Taylor	
	211.	US 5530235	06-25-1996	Stefik et al.	
	212.	US 5537314	07-16-1996	Kanter	
	213.	US 5544086	08-06-1996	Davis et al.	
	214.	US 5544246	08-06-1996	Mandelbaum et al.	
	215.	US 5553120	09-03-1996	Katz	
	216.	US 5577109	11-19-1996	Stimson et al.	
	217.	US 5578808	11-26-1996	Taylor	
	218.	US 5581064	12-03-1996	Riley et al.	
	219.	US 5585787	12-17-1996	Wallerstein	
	220.	US 5590038	12-31-1996	Pitroda	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	11 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	221.	US 5592560	01-07-1997	Deaton et al.	
	222.	US 5604542	02-18-1997	Dedrick	
	223.	US 5608785	03-04-1997	Kasday	
	224.	US 5612868	03-18-1997	Off	
	225.	US 5619558	04-08-1997	JHEETA, Elizabeth	
	226.	US 5621787	04-15-1997	McKoy et al.	
	227.	US 5621812	04-15-1997	Deaton et al.	
	228.	US 5637845	06-10-1997	Kolls	
	229.	US 5638457	06-10-1997	Deaton et al.	
	230.	US 5642279	06-24-1997	Stone	
	231.	US 5642485	05-24-1997	Deaton et al.	
	232.	US 5644723	07-01-1997	Deaton et al.	
	233.	US 5644727	07-01-1997	Atkins	
	234.	US 5649114	04-15-1997	Deaton et al.	
	235.	US 5649117	07-15-1997	Landry	
	236.	US 5649118	07-15-1997	Carlisle et al.	
	237.	US 5653914	08-05-1997	Holmes, et al.	
	238.	US 5659741	08-19-1997	Eberhardt	
	239.	US 5664110	09-02-1997	Green et al.	
	240.	US 5664157	09-02-1997	Takahira et al.	
	241.	US 5665953	09-09-1997	Mazzamuto	
	242.	US 5672678	09-30-1997	Holmes et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	12 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	243.	US 5675607	10-07-1997	Alesio et al.	
	244.	US 5675662	10-07-1997	Deaton et al.	
	245.	US 5677955	10-14-1997	Doggett et al.	
	246.	US 5684291	11-04-1997	Taskett	
	247.	US 5687322	11-11-1997	Deaton et al.	
	248.	US 5689100	11-18-1997	Carrithers et al.	
	249.	US 5689650	11-18-1997	McClelland et al.	
	250.	US 5692132	11-25-1997	Hogan	
	251.	US 5699528	12-16-1997	Hogan	
	252.	US 5703344	12-30-1997	Bezy et al.	
	253.	US 5704046	12-30-1997	Hogan	
	254.	US 5705798	01-06-1998	Tarbox	
	255.	US 5708422	01-13-1998	Blonder et al.	
	256.	US 5710458	01-20-1998	Iwasaki	
	257.	US 5710886	01-20-1998	Christensen et al.	
	258.	US 5710887	01-20-1998	Chelliah	
	259.	US 5710889	01-20-1998	Clark et al.	
	260.	US 5715399	02-03-1998	Bezos	
	261.	US 5717925	02-10-1998	Harper et al.	
	262.	US 5721768	02-24-1998	Stimson et al.	
	263.	US 5721781	02-24-1998	Deo et al.	
	264.	US 5726884	03-10-1998	Sturgeon et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	13 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	265.	US 5727153	03-10-1998	Powell	
	266.	US 5728998	03-17-1998	Novis et al.	
	267.	US 5729693	03-17-1998	Holda-Fleck	
	268.	US 5734154	03-31-1998	Jachimowicz et al.	
	269.	US 5734838	03-31-1998	Robinson	
	270.	US 5736728	04-07-1998	Matsubara	
	271.	US 5737421	04-07-1998	Audebert	
	272.	US 5740549	04-14-1998	Reilly et al.	
	273.	US 5745049	04-28-1998	Akiyama et al.	
	274.	US 5745706	04-28-1998	Wolfberg et al.	
	275.	US 5749075	05-05-1998	Toader et al.	
	276.	US 5760381	06-02-1998	Stich et al.	
	277.	US 5765138	06-09-1998	Aycock et al.	
	278.	US 5765141	06-09-1998	Spector	
	279.	US 5770843	06-23-1998	Rose et al.	
	280.	US 5770849	06-23-1998	Novis et al.	
	281.	US 5774870	06-30-1998	Storey	
	282.	US 5777305	07-07-1998	Smith et al.	
	283.	US 5777306	07-07-1998	Masuda	
	284.	US 5777903	07-07-1998	Piosenka et al.	
	285.	US 5778067	07-07-1998	Jones et al.	
	286.	US 5787156	07-28-1998	Katz	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	14 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	287.	US 5787404	07-28-1998	Fernandez-Holman	
	288.	US 5789733	08-04-1998	Jachimowicz et al.	
	289.	US 5790636	08-04-1998	MARSHALL, Marvin	
	290.	US 5798950	08-25-1998	Joseph Michael FITZGERALD	
	291.	US 5799087	08-25-1998	Rosen	
	292.	US 5802176	09-01-1998	Audebert	
	293.	US 5805719	09-08-1998	Pare et al.	
	294.	US 5806042	09-08-1998	Kelly et al.	
	295.	US 5806044	09-08-1998	Powell	
	296.	US 5806045	09-08-1998	Biorge	
	297.	US 5807627	09-15-1998	Friend et al.	
	298.	US 5809478	09-15-1998	Greco	
	299.	US 5814796	09-29-1998	Terrence R. BENSON et al.	
	300.	US 5815657	09-29-1998	Williams et al.	
	301.	US 5815658	09-29-1998	Kuriyama	
	302.	US 5819234	10-06-1998	Slavin et al.	
	303.	US 5819237	10-06-1998	Garman	
	304.	US 5826243	10-20-1998	Musmanno, et al.	
	305.	US 5832457	11-03-1998	O'Brien	
	306.	US 5832488	11-03-1998	Eberhardt	
	307.	US 5835061	11-10-1998	Stewart	
	308.	US 5835576	11-10-1998	Katz	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	15 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	309.	US 5839113	11-17-1998	Federau et al.	
	310.	US 5845259	12-01-1998	West et al.	
	311.	US 5845260	12-01-1998	Nakano et al.	
	312.	US 5852811	12-22-1998	Atkins	
	313.	US 5852812	12-22-1998	Reeder	
	314.	US 5857079	01-05-1999	Claus et al.	
	315.	US 5857175	01-05-1999	Day	
	316.	US 5857709	01-12-1999	Chock	
	317.	US 5859419	01-12-1999	Wynn	
	318.	US 5864609	01-26-1999	Cross et al.	
	319.	US 5864828	01-26-1999	Atkins	
	320.	US 5864830	01-26-1999	Armetta et al.	
	321.	US 5870718	02-09-1999	Spector	
	322.	US 5875437	02-23-1999	Atkins	
	323.	US 5883377	03-16-1999	Chapin Jr.	
	324.	US 5883810	03-16-1999	Franklin et al.	
	325.	US 5884271	03-16-1999	Pitroda	
	326.	US 5884278	03-16-1999	Powell	
	327.	US 5884285	03-16-1999	Atkins	
	328.	US 5887065	03-23-1999	Audebert	
	329.	US 5890138	03-30-1999	Godin et al.	
	330.	US 5890140	03-30-1999	Clark et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	16 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	331.	US 5897620	04-27-1999	Walker et al.	
	332.	US 5905246	05-18-1999	Fajkowski	
	333.	US 5907350	05-25-1999	Nemirofsky	
	334.	US 5911136	06-08-1999	Atkins	
	335.	US 5914472	06-22-1999	Foladare et al.	
	336.	US 5920629	07-06-1999	Rosen	
	337.	US 5920844	07-06-1999	Hotta et al.	
	338.	US 5920847	07-06-1999	Kolling et al.	
	339.	US 5923734	07-13-1999	Taskett	
	340.	US 5926800	07-20-1999	Baronowski et al.	
	341.	US 5930217	07-27-1999	Kayanuma	
	342.	US 5931764	08-03-1999	Freeman et al.	
	343.	US 5933817	08-03-1999	Hucal	
	344.	US 5937068	08-10-1999	Audebert	
	345.	US 5946669	08-31-1999	John POLK	
	346.	US 5952641	09-14-1999	Korshun	
	347.	US 5953423	09-14-1999	Rosen	
	348.	US 5953710	09-14-1999	Fleming	
	349.	US 5955961	09-21-1999	Wallerstein	
	350.	US 5956695	09-21-1999	Carrithers et al.	
	351.	US 5963648	10-05-1999	Rosen	
	352.	US 5970479	10-19-1999	Shepherd	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	17 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	353.	US 5970480	10-19-1999	Kalina	
	354.	US 5974399	10-26-1999	Giuliani et al.	
	355.	US 5984180	11-16-1999	Albrecht	
	356.	US 5984191	11-16-1999	Chapin Jr.	
	357.	US 5987434	11-16-1999	Libman	
	358.	US 5988509	11-23-1999	Taskett	
	359.	US 5991413	11-23-1999	Arditti et al.	
	360.	US 5991743	11-23-1999	Russell Robert IRVING et al.	
	361.	US 5991743	11-23-1999	Irving et al.	
	362.	US 5991748	11-23-1999	Taskett	
	363.	US 5999596	12-07-1999	Walker, et al.	
	364.	US 6000608	12-14-1999	Dorf	
	365.	US 6000832	12-14-1999	Franklin et al.	
	366.	US 6002383	12-14-1999	Shimada	
	367.	US 6003762	11-21-1999	Hayashida	
	368.	US 6004681	12-21-1999	Epstein et al.	
	369.	US 6006988	12-28-1999	Behrmann et al.	
	370.	US 6009415	12-28-1999	Shurling et al.	
	371.	US 6014636	01-11-2000	Reeder	
	372.	US 6014638	01-11-2000	Burge et al.	
	373.	US 6014749	01-11-2000	Gloor et al.	
	374.	US 6016482	01-18-2000	Molinari et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	18 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	375.	US 6016954	01-25-2000	Abe et al.	
	376.	US 6019284	02-01-2000	Freeman et al.	
	377.	US 6021189	02-01-2000	VU, Joe	
	378.	US 6026370	02-15-2000	Jermyn	
	379.	US 6029139	02-22-2000	Cunningham et al.	
	380.	US 6029144	02-22-2000	Merwin John BARRETT et al.	
	381.	US 6029890	02-29-2000	Austin	
	382.	US 6032136	02-29-2000	Brake Jr. et al.	
	383.	US 6032859	03-07-2000	MUEHLBERGER, Karl et. al.	
	384.	US 6036099	03-14-2000	Leighton	
	385.	US 6038292	03-14-2000	Thomas	
	386.	US 6038552	03-14-2000	Fleischl et al.	
	387.	US 6041315	03-21-2000	Pollin	
	388.	US 6044360	03-28-2000	PICCIALLO, Michael	
	389.	US 6045042	04-04-2000	Ohno	
	390.	US 6047067	04-04-2000	Rosen	
	391.	US 6047268	04-04-2000	Bartoli, et al.	
	392.	US 6049463	04-11-2000	O'Malley et al.	
	393.	US 6049773	04-11-2000	McCormack et al.	
	394.	US 6049782	04-11-2000	Gottesman et al.	
	395.	US 6058378	05-02-2000	Clark et al.	
	396.	US 6064985	05-16-2000	Anderson	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	19 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	397.	US 6065675	05-23-2000	Teicher	
	398.	US 6068183	05-30-2000	Freeman et al.	
	399.	US 6070067	05-30-2000	Nguyen, et al.	
	400.	US 6070147	05-30-2000	Harms et al	
	401.	US 6070153	05-30-2000	Simpson	
	402.	US 6076068	06-13-2000	DeLapa et al.	
	403.	US 6076072	06-13-2000	Libman	
	404.	US 6078888	06-20-2000	Johnson Jr.	
	405.	US 6078891	06-20-2000	Riordan et al	
	406.	US 6091817	07-18-2000	Bertina et al.	
	407.	US 6092056	07-18-2000	Tull Jr. et al.	
	408.	US 6095412	08-01-2000	Bertina et al.	
	409.	US 6095416	08-01-2000	Grant et al.	
	410.	US 6098053	08-01-2000	Slater	
	411.	US 6105011	08-15-2000	Morrison Jr.	
	412.	US 6105865	08-22-2000	Hardesty	
	413.	US 6109525	08-29-2000	Blomqvist, et al.	
	414.	US 6112191	08-29-2000	Burke	
	415.	US 6115458	09-05-2000	Taskett	
	416.	US 6119097	09-12-2000	Ibarra	
	417.	US 6119103	09-12-2000	Catherine A. BASCH et al.	
	418.	US 6119107	09-12-2000	John POLK	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	20 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	419.	US 6119932	09-19-2000	Maloney et al.	
	420.	US 6122623	09-19-2000	Garman	
	421.	US 6128598	10-03-2000	Walker et al.	
	422.	US 6128599	10-03-2000	Walker et al.	
	423.	US 6129274	10-10-2000	Suzuki	
	424.	US 6129572	10-10-2000	Steven FELDMAN et al.	
	425.	US 6134309	10-17-2000	CARSON, John	
	426.	US 6134536	10-17-2000	Shepherd	
	427.	US 6138917	10-31-2000	Chapin Jr.	
	428.	US 6145741	11-14-2000	Wisdom et al.	
	429.	US 6148297	11-14-2000	Swor et al.	
	430.	US 6161096	12-12-2000	Bell	
	431.	US 6163770	12-19-2000	Gamble et al.	
	432.	US 6164533	12-26-2000	Barton	
	433.	US 6167385	12-26-2000	Hartley-Urquhart	
	434.	US 6169975	01-02-2001	White et al.	
	435.	US 6173267	01-09-2001	Cairns	
	436.	US 6182048	01-30-2001	Osborn et al.	
	437.	US 6182894	02-06-2001	Hackett et al.	
	438.	US 6186793	02-13-2001	Brubaker	
	439.	US 6189787	02-20-2001	Dorf	
	440.	US 6192113	02-20-2001	Lorsch	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
		Sheet	21 of 37

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	441.	US 6195644	02-27-2001	Bowie	
	442.	US 6202053	03-13-2001	Christiansen et al.	
	443.	US 6213392	04-10-2001	Alan N. ZUPPICHICH	
	444.	US 6223143	04-24-2001	Weinstock et al.	
	445.	US 6227447	05-08-2001	Campisano	
	446.	US 6243688	06-05-2001	Kalina	
	447.	US 6260758	07-17-2001	BLUMBERG, Barry	
	448.	US 6263316	07-17-2001	Khan et al.	
	449.	US 6265977	07-24-2001	Vega et al.	
	450.	US 6278981	08-21-2001	Dembo et al.	
	451.	US 6295344	09-25-2001	MARSHALL, Marvin	
	452.	US 6295522	09-25-2001	Boesch	
	453.	US 6298336	10-02-2001	Davis et al.	
	454.	US 6308268	10-23-2001	Audebert	
	455.	US 6324524	11-27-2001	LENT, Jeremy et. al.	
	456.	US 6330546	12-11-2001	Krishna GOPINATHAN et al.	
	457.	US 6336099	01-01-2002	Barnett et al.	
	458.	US 6338048	01-08-2002	Mori	
	459.	US 6341724	01-29-2002	Campisano	
	460.	US 6343743	02-05-2002	Lamla	
	461.	US 6345261	02-05-2002	Feidelson	
	462.	US 6345766	02-12-2002	Taskett et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	22 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	463.	US 6349291	02-19-2002	Varma	
	464.	US 6360954	03-26-2002	Barnardo	
	465.	US 6360954	03-26-2002	Christopher BARNARDO	
	466.	US 6366220	04-02-2002	Elliott, Brig	
	467.	US 6373969	04-16-2002	Adler	
	468.	US 6374230	04-16-2002	Jay S. WALKER et al.	
	469.	US 6377669	04-23-2002	Walker, et al.	
	470.	US 6385591	05-07-2002	Mankoff	
	471.	US 6385594	05-07-2002	LEBDA, Douglas et al	
	472.	US 6386444	05-14-2002	Sullivan	
	473.	US 6397202	05-28-2002	Higgins et al.	
	474.	US 6402039	06-11-2002	Freeman et al.	
	475.	US 6405182	06-11-2002	Cuervo	
	476.	US 6405182	06-11-2002	Cuervo	
	477.	US 6422459	07-23-2002	Kawan	
	478.	US 6422462	07-23-2002	Cohen	
	479.	US 6424029	07-23-2002	Giesler	
	480.	US 6429927	08-06-2002	Borza	
	481.	US 6434259	08-13-2002	Hamid et al.	
	482.	US 6446210	09-03-2002	Borza	
	483.	US 6450407	09-17-2002	Freeman et al.	
	484.	US 6463039	10-08-2002	Ricci et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	23 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	485.	US 6467684	10-22-2002	Fite et al.	
	486.	US 6473500	10-29-2002	Risafi et al.	
	487.	US 6481125	11-19-2002	POKRASOFF, Lawrence	
	488.	US 6484144	11-19-2002	Martin et al.	
	489.	US 6484148	11-19-2002	Boyd	
	490.	US 6484428	11-26-2002	GREENWALD, Evelyn et. al.	
	491.	US 6498861	12-24-2002	Hamid et al.	
	492.	US 6505095	01-07-2003	H. Brock KOLLS	
	493.	US 6505168	01-01-2003	Rothman et al.	
	494.	US 6505780	01-14-2003	Yassin, et al.	
	495.	US 6529880	03-04-2003	McKeen, et al.	
	496.	US 6557750	05-06-2003	Druse, et al.	
	497.	US 6557766	05-06-2003	Keith R. LEIGHTON	
	498.	US 6560578	05-06-2003	Eldering	
	499.	US 6561657	05-13-2003	SCHOFIELD, Douglas	
	500.	US 6567786	05-20-2003	BIBELNIEKS, Eric et al	
	501.	US 6567821	05-20-2003	John POLK	
	502.	US 6574603	06-03-2003	Dickson et al.	
	503.	US 6581839	06-24-2003	Lasch et al.	
	504.	US 6601040	07-29-2003	Kolls	
	505.	US 6601761	08-05-2003	Katis	
	506.	US 6609111	08-19-2003	Bell	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	24 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	507.	US 6615189	09-02-2003	Phillips et al.	
	508.	US 6615190	09-02-2003	Slater	
	509.	US 6625582	09-23-2003	Richman et al.	
	510.	US 6631849	10-14-2003	Blossom	
	511.	US 6641049	11-04-2003	Luu	
	512.	US 6641050	11-04-2003	Kelley et al.	
	513.	US 6671673	12-30-2003	Robert BASEMAN et al.	
	514.	US 6675127	01-06-2004	LaBlanc et al.	
	515.	US 6675149	01-06-2004	Michael RUFFIN et al.	
	516.	US 6687222	08-14-2003	Mittal et al.	
	517.	US 6693544	02-17-2004	Hebbecker	
	518.	US 6732919	05-11-2004	Lee MACKLIN et al.	
	519.	US 6742704	06-01-2004	Fitzmaurice et al.	
	520.	US 6745938	06-08-2004	Sullivan	
	521.	US 6745938	06-08-2004	Sullivan	
	522.	US 6757660	06-29-2004	Eric P. CANADA et al.	
	523.	US 6757710	06-29-2004	Reed	
	524.	US 6793135	09-21-2004	RYOO, Chang Wan	
	525.	US 6802008	10-05-2004	Ikefuji et al.	
	526.	US 6805287	10-19-2004	Bishop	
	527.	US 6856973	02-15-2005	BOTT, Uwe	
	528.	US 6865547	03-08-2005	Brake Jr. et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	25 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	529.	US 6868426	03-15-2005	Mankoff	
	530.	US 6876971	04-05-2005	Burke	
	531.	US 6895383	05-17-2005	Heinrich, Nicolas	
	532.	US 6895386	05-17-2005	Bachman, et al.	
	533.	US 6901372	05-31-2005	Helzerman	
	534.	US 6912502	06-28-2005	Buddle et al.	
	535.	US 6970830	11-29-2005	Samra, et al.	
	536.	US 6999943	02-14-2006	Johnson, et al.	
	537.	US 7006992	02-28-2006	Packwood	
	538.	US 7051925	05-30-2006	Schwarz, Jr.	
	539.	US 7072864	07-04-2006	Brake, Jr., et al.	
	540.	US 7072909	07-04-2006	John POLK	
	541.	US 7089503	08-08-2006	Bloomquist, et al.	
	542.	US 7092905	08-15-2006	Anita BEHRENBRINKER et al.	
	543.	US 7092916	08-15-2006	DIVELEY, Keith W	
	544.	US 7104443	09-12-2006	Paul et al.	
	545.	US 7107249	09-12-2006	DIVELEY, Keith W	
	546.	US 7113914	09-26-2006	Craig SPIELMANN et al.	
	547.	US 7165049	01-16-2007	Slater	
	548.	US 7216091	08-05-2007	BLANDINA, Michael et al.	
	549.	US 7225155	05-29-2007	John POLK	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
		Sheet	26 of 37

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	550.	US 7243839	07-17-2007	BECK, Randall G et al.	
	551.	US 7249092	07-24-2007	Melanie DUNN et al.	
	552.	US 7252223	08-07-2007	Schofield, Richard W	
	553.	US 7295999	11-13-2007	SIMON, Scott et. al.	
	554.	US 7315843	01-01-2008	DIVELEY, Keith W et al.	
	555.	US 7346567	03-18-2008	WEEKS, Stephen	
	556.	US 7392222	06-24-2008	HAMILTON, Stacy et. al.	
	557.	US 7392224	06-24-2008	BAUER, James L et al	
	558.	US D248203	06-20-1978	MORSE, Henry	
	559.	US D305887	02-06-1990	NISHIMURA, Hiroshi	
	560.	US D462477	09-03-2002	OSBORNE, Peter	
	561.	US D466929	12-10-2002	HAAS, David	
	562.	US D467271	12-17-2002	HAAS, David	
	563.	US D467272	12-17-2002	HAAS, David	
	564.	US D468789	01-14-2003	ARNOLD, Lenny et. al.	
	565.	US D474235	05-06-2003	HAAS, David	
	566.	US D476681	07-01-2003	AL AMRI, Moosa	
	567.	US D477359	07-15-2003	HAAS, David	
	568.	US D485573	01-20-2004	LI, Robert	
	569.	US D495736	09-07-2004	SCHARF, David	
	570.	US D505450	05-24-2005	LAUER, Amy et. al.	
	571.	US D533220	12-05-2006	GRAVES, Phillip et. al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	27 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	572.	US D538349	03-13-2007	HOLLANDS, Darryl	
	573.	US D551705	09-25-2007	MERSHON, Randolph	
	574.	US H1,794	04-06-1999	Claus	
	575.	US RE34915	04-25-1995	Nichtberger et al.	
	576.	US Re. 36116	02-23-1999	McCarthy	
	577.	US Re. 36365	11-02-1999	Levine et al.	
	578.	US Re. 37122	04-03-2001	Levine et al.	
	579.	US Re. 38255	09-23-2003	Levine et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	28 of 37	Attorney Docket Number	47004.000216

FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION YES/NO
		Country Code Number- Kind Code (if known)				
	580.	CA 2293321	12/23/1998	Picciallo		
	581.	EP 0843292A2	5/20/1998	Murphy et al.		
	582.	EP 0855659	7/29/1998	Gabber		
	583.	EP 959440	11/24/1999	Kawan et al.		
	584.	GB 2275654A	9/7/1994	Pollock, et al.		
	585.	GB 2376787	12/24/2002	Deporte et al.		
	586.	GB 2377071	12/31/2002	Deporte et al.		
	587.	GB 2377314	1/8/2003	Deport et al.		
	588.	WO 01/18699	3/15/2001	Cooreman		
	589.	WO 01/69347	9/20/2001	Cuervo		
	590.	WO 01/69347 A2	9/20/2001	Cuervo		
	591.	WO 01/69347 A3	9/20/2001	Cuervo		
	592.	WO 2005/043277 A3	5/12/2005	Gendelman		
	593.	WO 94/29112	12/22/1994	Ansted et al.		
	594.	WO 97/41673	11/6/1997	Gerace		
	595.	WO 98/59307	12/30/1998	Beale et al.		
	596.	WO 99-54841	10/28/1999	RAMACHANDRAN, Natarajan		
	597.	WO 99/05633	2/4/1999	Kern, Daniel		

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	29 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	598.	5500 - FDIC General Counsel's Opinion No. 8 - Stored Value Cards, 61 Fed. Reg. 40490, http://www.fdic.gov/regulations/laws/rules/5500-500.html , 08/02/1996	
	599.	SONG, A Card That Asks For ID, Time Magazine, 04/12/2004, 1 page	
	600.	A Store Card Issuer Looks for Lift from Electronic Gift Certificates, Credit Card News, 02/01/1995, 2 pages	
	601.	CLAESSENS, ET AL., A Tangled World Wide Web of Security Issues, First Monday, retrieved from the internet at http://www.firstmonday.org/issues/issue7_3/claessens , retrieved from the internet on October 6, 2006	
	602.	HOTCHKISS, ATM's at the head of their class, Bank Marketing, Vol. 29, No. 3, 03/1997, pp. 26-32	
	603.	EDWARDS, ATMs The Hot New Media Buy, ABA Banking Journal, 03/1999, pp. 58, 60	
	604.	American Express Incentive Services, Incentive, September 1996, pg. 126	
	605.	FICKENSCHER, Amex Prepaid Offering is Latest Card for Firms Regarding Employees, American Banker, Vol. 161, No. 151, 08/08/1996, pp. 1-2	
	606.	NEUMANN, An Enhanced Neural Network Technique for Software Risk Analysis, IEEE Transactions on Software Engineering, Vol. 28, No. 9, 09/01/2002, pp. 904-912	
	607.	Associates First Capital Corporation, Hoover's Inc., The Industry Standard: The Newsmagazine of the Internet Economy, thestandard.net/companies/company-display , 04/06/1999	
	608.	Award Card Comparison, JA7922	
	609.	BREHL, Banks issue cash-card pledge, The Toronto Star, 10/09/1997, 1 page	
	610.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995	
	611.	MEECE, Boatman's Prepaid Cards for Worker-Incentive Firm, American Banker, 07/02/1996, p. 12	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	30 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	612.	Boatmen's Floats Stored Value into the Employee Incentive Waters, Debit Card News, Vol. 2, Issue 2, 07/16/1996, 3 pages	
	613.	CES/NaBANCO introduces stored value card technology blockbuster video is first merchant partner, Business Wire, Inc., 1/15/1996	
	614.	Card Based Award Systems, JA8309	
	615.	CardEx Incentives, www.cardex.com, 04/06/1999	
	616.	CardFlash, 04/05/2005	
	617.	VANDENENGEL, Cards on the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/1995, pp. 46-48	
	618.	KUTLER, Cash Card Creator Looking Beyond Mondex, 02/09/1995	
	619.	ROSEN, Cash Just Isn't Flexible Enough: Shops of the Future Will Only Take Cards, Daily Express, Technology Section, 02/10/1995, 1 page	
	620.	BANK, Cash, Check, Charge--What's Next?, Seattle Times, 03/06/1995	
	621.	MORGAN ET AL., Categorizing Risks for Risk Ranking, Vol. 20, No. 1, 06/22/2005, pp. 49-58	
	622.	Common electronic purse specifications, Business Requirements, Version 6.0, 12/1998	
	623.	GUIDOTTI, Comparing Environmental risks: A Consultative Approach to Setting Priorities at the Community Level, Public Health Rev 1994, Vol. 22, 06/16/2005, pp. 321-337	
	624.	Consortium created to manage common electronic purse specification, Cardtech Securtech, Chicago, www.visa.com/av/news/PRmisc051199.vhtml, 05/11/1999	
	625.	HIGHT, JIM, Consulting Services, www.strategies-tactics.com	
	626.	NORA WOOD, Corporate Spotlight, Incentive, December 1997, 4 pages	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	31 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examinee Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	627.	MOBASHER ET AL., Creating Adaptive Web Sites Through Usage-Based Clustering of URLs, Knowledge and Data Engineering Exchange Workshop, Chicago, IL and Los Alamitos, CA, 1999, pp. 19-25	
	628.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit , printed 7/8/2005, 17 pages	
	629.	D.C. Area Safeway Stores Look for Increase in Sales Volume and Revenue with Cards, Card News, Vol. 6, No. 25, 12/30/1991, pp. 7-9	
	630.	PISKORA, Debit Cards Seen Poised for New Markets, American Banker, Credit/Debit/ATMs, 03/07/1995, p. 16	
	631.	Definition of Store-Value Card, Wikipedia, retrieved from the internet at http://en.wikipedia.org/wiki/Stored-value_card , retrieved from the internet on April 16, 2007.	
	632.	E-Z Pass, Web page, http://www.ezpass.com-Disc_portNewYork.html , 11/12/2001	
	633.	E-Z Pass, Web page, http://www.ezpass.com-Disc_ny_annual.html , 11/12/2001	
	634.	E-Z Pass, Web page, http://www.ezpass.com-frameMain.html , 11/12/2001	
	635.	E-Z Pass, Web page, http://www.ezpass.com-whatis.html , 11/12/2001	
	636.	Eight Keys to Making the Right Choice, Incentive, December 1996, 9 pages	
	637.	D. O'MAHONY, Electronic Payment System, 1997, Artech House, XP002137255, pg. 7-11	
	638.	BUSINESS TIMES, Electronic Purse Can Free You from ATM Drag, Business Times, www.btimes.co.za , printed 02/23/2001, 1 page	
	639.	Electronic Purse, SCIA (Smart Card Industry Association), About Smart Cards, www.scia.org , printed 02/23/2001, 1 page	
	640.	SANCHEZ-KLEIN, Electronic purse alliance planned, Computerworld Online News, 07/29/1998, printed 02/23/2001, 2 pages	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	32 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	641.	Electronic purse card to be launched tomorrow, New Straits Times, News Clippings, 09/18/1999, printed 02/23/2001, 3 pages	
	642.	Exclusively Yours From Maritz... The MasterCard Card Ultimate Incentive, Incentive, October 1995, 3 pages	
	643.	BLOCK, First Data Subsidiary Creates Payroll Card for the Bankless, LexisNexis Academic, Credit/Debit/ATMs, pg. 10, March 21, 1997	
	644.	First Data markets stored-value cards, Cards International, 01/30/1996, p. 5	
	645.	First USA - Activate Today and Get One Hour Free Calling Card Calls, Call 1-800-555-2535, First USA, 6 pages	
	646.	First USA - Call 1(800)335-2453 To Receive One Free Hour of Domestic Long Distance Calling (No Strings Attached), First USA, 6 pages	
	647.	First USA Platinum Connect, First USA Bank, First USA Promotional Mailing, 10/1997, 6 pages	
	648.	First Union Issues Smart Cards to Fort Benning Recruits, CardFax, Vol. 1999, No. 60, 03/26/1999, 1 page	
	649.	NORRIS, First data unit develops blockbuster cash card, Omaha World Hearld Sunrise Edition, Business Section, 01/19/1996, p. 16	
	650.	Frequently asked questions, ECARD, www.egard.com, printed 9/23/2001, 7 pages	
	651.	GLOSSMAN, ET AL.,, Glossman, et al., Citicorp Company Report, Report Number 1647151, Page 8 of 16	
	652.	MACHLIS, Have it the smart way: Burger King program drives smart-card use, Computerworld, printed 02/23/2001, 1 page	
	653.	Here's the calling convenience you asked for: 1-800-call-ATT . . . For All Calls, AT&T, Appendix A: For Card Carriers, 1999, 7 pages	
	654.	HAMEY, KENNETH, Home Asset Management Accounts Link Mortgages Equity Lines	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	33 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	655.	Hoovers, General Mills, Inc. Corporate Profile relied upon to show the history of the company, http://cobrands.hoovers.com/global/cobrands/proquest/history.xhtml?COID=10639 , 07/12/2005, 2 pages	
	656.	How Is It Different?, JA8331	
	657.	KONRAD, IBM Had a Bunch of Unusual Ideas in 2003, www.philly.com , printed 01/21/2004, posted on 01/13/2004, 2 pages	
	658.	Incenticard, Bellsouth, JA8329	
	659.	JUDY QUINN, Incentive Cards Explained, Incentive, December 1995, 5 pages	
	660.	Incentive Firms Find Debit Cards A Rewarding Experience (Off-line debit card issuers converge efforts with companies looking for effective incentives to boost employee productivity and to motivate individuals to buy their products), Debit Card News, Vol.	
	661.	VINCENT ALONZO, Incentive Marketing...Three If By Smart Card, Incentive September 1995, pg. 11	
	662.	Incentive gift Card: Another way to give the gift of choice!, Incentive, August 1995, 2 pages	
	663.	COULTON, Incentives Field Moving to Card-Based Series 14, American Banker, 03/26/1998, 3 pages	
	664.	Introducing SpendingMoney(TM), Armetta: Marketing & Design Product Concept Report, 10/09/1996, 15 pages	
	665.	Introducing the First USA Platinum Connect Card, First USA Promotional Mailing, 12/1997, 2 pages	
	666.	Key Bank Holiday Offer, http://www.key.com/swiftgift/home.html , printed 04/05/1999	
	667.	LexisNexis Academic, Debit Card Innovation, Vol. XXXV, No. 5, pg. 2, May 1997	
	668.	LexisNexis Academic, Debit Cards: Payroll Card Ups Fees, Future Banker, pg. 18, October 6, 1997	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	34 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	669.	LexisNexis Academic, NTS' TransPay Debit Card Helps Remote and Unbanked Employees Get Funds Quicker, Financial News, March 18, 1997	
	670.	MailFrontier Survey Finds that Consumers Hold Financial Institutions Accountable for Online Identity Theft, www.mailfrontier.com, Palo Alto, CA, 11/2004	
	671.	O'CONNOR, Maritz Gets MasterCard's Stamp of Approval, Business Travel News, 08/19/1996, 2 pages	
	672.	Maritz, Incentive, June 1996, pg. 111.	
	673.	Meridian Award Cards, JA8251	
	674.	Meridian-the leader in card marketing, JA8343	
	675.	Meridicard vs. Debit Cards, JA7917	
	676.	CLARK, Microsoft, Visa to Jointly Develop PC Electronic-Shopping Software, The Wall Street Journal, 11/09/1994, 11/9/94 WSJ B9	
	677.	More Retailers Turn to Co-Branding, Chain Store Age Executive with Shopping Center Age, 02/01/1995, 3 pages	
	678.	BOGLE, Mutual Funds at the Millennium: Fund Directors and Fund Myths, The Vanguard Group to the '40 Act Institute of PLI (Practicing Law Institute), New York, NY, 05/15/2000, 15 pages	
	679.	New 1-800-CALL-ATT Campaign Promotes One Number for All Calls, AT&T Marketing, News Release, www.att.com/press/0297/970217.csa.htm, 02/17/1997, 2 pages	
	680.	SCHWAB, CHARLES, Now 7 Ways For A better Total Return For Your Money; Schwat 1, The Inventor's Asset Management Account, Charles R. Schwab, Charles Schwab & Co., Inc., 16 pages	
	681.	ALLEN ET AL., Overview of Smart Cards and the Industry, Smart Cards: Seizing Strategic Business Opportunities, Chapter 1, pg. 2-20, Irwin Professional Publishing, 1997	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	35 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	682.	Paper or Plastic? With these three incentives, The Choice is Yours, Incentive, February 1996, 2 pages	
	683.	DUGAS, Payroll May Ask: Paper or Plastic?, USA Today, 3B, 08/14/2001, 1 page	
	684.	Proton world and Europay to co-operate in creation of new CEPS-compliant e-purse application, Press Release 1999, Waterloo, Belgium, 06/28/1999, 2 pages	
	685.	BROWN ET AL., Purchasing Card Magic: Eli Lilly Finds Accounts Payable Flying High With Plastic, Corporate Cashflow, Vol. 15, No. 12, 11/1994, 2 pages	
	686.	Purse Application for Cross Border Use in Euro, Cordis, Pace 1st 1999-11531 Pace, www.cordis.lu, printed 02/23/2001, 3 pages	
	687.	SK100 Smart Card Electronic Purse Balance Reader, SK100 Balance Reader, http://perso.wanadoo.fr, printed 02/23/2001, 1 page	
	688.	MILLER, Section E.2.1: Kerberos Authentication and Authorization System, Project Athena, Cambridge, MA, 12/21/1987, 39 pages	
	689.	SOUCCAR, Smart Cards: 1st Union Smart Card Pilot Enlists a Second Army Base, American Banker, Digital Frontiers, Vol. 164, No. 61, 03/31/1999, 3 pages	
	690.	Smart Cards: Big Brother's Little Helpers, The Privacy Committee of New South Wales, No. 66, August 1995	
	691.	Smart card for loyalty and e-purse applications eclipses capability of conventional mag-stripe cards, Press Release, www.1.sib.com, 04/21/1997, printed 02/23/2001, 3 pages	
	692.	SmartAxis: Load Cash on to your E-Purse Card, Supported Currencies and Schemes, www.smartaxis.co.uk, printed 02/23/2001, 9 pages	
	693.	SPURGIN, Sopininmon! or What's Happening in the Retail Credit Card Environment, Credit World Journal, Vol. 85, No. 4, 03/01/1997, pp. 20-23	
	694.	LACKER, Stored Value Cards: Costly Private Substitutions for Government Currency, Economic Quarterly, 1996, Economic Quarterly, v82, n3, p1(25), ISSN: 1069-7225, 17 pages	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	36 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	TRANSLATION	
		YES/NO	
	695.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	
	695.	LAZARONY, Stuck for a gift? Give a prepaid credit card, www.bankrate.com , 12/21/1998, 1 page	
	696.	ROSSMAN, KENNETH, Summary Appraisal of Real Property	
	697.	KEY, Swift Gift 'Wows' Internet Shoppers, PR Newswire, www.key.com/swiftgift/home.html , 12/02/1998, 1 page	
	698.	The Campus Card Conundrum, Card Technology, Journal ISSN: 1093-1279, p 25+, February 1998, pp. 1-8	
	699.	The Electronic Purse Reaches the Car Park, http://docs.vircom.net/mobility/parking , printed 02/23/2001, 2 pages	
	700.	The Evolution of a New Consumerism, Chain Store Age, Vol. 73, 06/1997, pp. 8-9	
	701.	The Federal Transit Administration, TCRP Report 32 Multipurpose Transit Payment Media, Chapter 2 Multipurpose Fare Payment: Overview, pg. 10-20.	
	702.	STOUGHTON, The Gift of Credit, www.washingtonpost.com/wp-srv/business , 12/14/1998	
	703.	NORA WOOD, The Power of the Card, Incentive, July 1997, 6 pages	
	704.	STUBER, The electronic purse: An overview of recent development and issues, Bank of Canada, Technical Report No. 74, www.bankofcanada.ca , 01/1996, printed 02/23/2001, 2 pages	
	705.	Understanding the benefits: Smartcity offers a number of important benefits to both the card issuers and their customers, http://www.icl.com/smartcards/benefits.htm , printed 02/27/2001, 2 pages	
	706.	LANGHEINRICH ET AL., Unintrusive Customization Techniques for Web Advertising, Computer Networks, Vol. 31, 1999, pp. 1259-1272	
	707.	Universal Card free lifetime membership extended 3 months, AT&T Marketing, www.att.com/press/0297/970217.csa.html , 12/04/1990, 2 pages	
	708.	Visa Cash - Where can I get it?, www.visa-asia.com/pd/cash/where.html , 02/23/2001	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	37 of 37	Attorney Docket Number	47004.000216

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examinee r Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSL ATION YES/NO
	709.	Visa Cash, www.visa-asia.com/pd/cash/main.html , 02/23/2001	
	710.	Visa International And SERMEPA Announce Plans For Cross Border Visa Cash Based On CEPS, www.visa.com/av/news/praaamisc111699.vhtml , 11/16/1999	
	711.	Visa first to launch electronic purse load via GSM mobile phone, www.cellular.co.za , Johannesburg, ZA, printed 02/23/2001, 4 pages	
	712.	Visa releases visa cash electronic purse specifications based on CEPS, www.visa.com/av/news/PRaamisc042099.vhtml , San Francisco, 04/20/1999	
	713.	HANSELL, Visa to unveil electronic purse cards, New York Times, printed 02/23/2001, 2 pages	
	714.	Welcome To Card Express CardEx, CardEx website archived by web.archive on 10/31/1996, http://web.archive.org/web/*http://www.cardex.com , retrieve 10/18/2003, 7 pages	
	715.	Welcome To Card Express, The CardEx Incentive Card, as disclosed in the CardEx web site archived by web.archive.org on 02/07/1998, http://web.archive.org/web/*http://www.cardex.com , retrieve 10/18/2003, 8 pages	
	716.	SWIFTGIFT, Welcome to Swiftgift, www.swiftgiftcard.com , 12/08/1998, 10 pages	
	717.	Wells Fargo Blazes New Trail for Homeowners	
	718.	KENNETH HEIN, What's the Deal?, Incentive, July 1998, 7 pages	
	719.	MACHLIS ET AL., Will smart cards replace ATMS?, Computerworld, printed 02/23/2001, 3 pages	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	